

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MARK L. WITT § Case No. 08-70021  
JULIE K. WITT §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2008.
- 2) The plan was confirmed on 05/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/23/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/07/2013.
- 5) The case was completed on 03/19/2013.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,027.00.
- 10) Amount of unsecured claims discharged without full payment: \$90,239.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 59,557.00
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 59,557.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,959.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,925.48
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,884.48</b>
Attorney fees paid and disclosed by debtor:	\$ 541.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	2,959.00	0.00
DRIVE FINANCIAL SERVICES	Sec	7,034.00	6,540.42	4,735.00	4,735.00	223.81
DRIVE FINANCIAL SERVICES	Uns	0.00	0.00	1,805.42	705.78	0.00
AAEC CREDIT UNION	Uns	946.00	846.79	846.79	331.02	0.00
AIS SERVICES LLC	Uns	10,727.00	10,906.93	10,906.93	4,263.74	0.00
AMERICAN CB	Uns	1,192.00	NA	NA	0.00	0.00
AMERICAN COLLECTIONS	Uns	163.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Uns	1,917.00	NA	NA	0.00	0.00
FIA CARD SERVICES aka BANK OF	Uns	10,625.00	9,151.24	9,151.24	3,577.40	0.00
CACH LLC	Uns	5,371.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	3,074.00	3,115.26	3,115.26	1,217.81	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,561.00	1,597.49	1,597.49	624.49	0.00
PRA RECEIVABLES MANAGEMENT	Uns	11,262.00	11,555.20	11,555.20	4,517.16	0.00
DISCOVER BANK	Uns	5,812.00	5,812.07	5,812.07	2,272.06	0.00
FAMILY SERVICES	Uns	164.00	NA	NA	0.00	0.00
GARY RAY	Uns	250.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Uns	6,997.30	2,099.22	2,099.22	820.63	0.00
MEIJER CLINICS	Uns	1,523.41	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	6,690.00	6,416.05	6,416.05	2,508.16	0.00
ECMC	Uns	19,292.00	19,255.56	19,255.56	7,527.38	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	11,381.00	11,381.26	11,381.26	4,449.17	0.00
PROFESSNL ACCT MGMT IN	Uns	587.00	NA	NA	0.00	0.00
RANDY WITT	Uns	2,500.00	NA	NA	0.00	0.00
RUSS WITT	Uns	1,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	12,006.00	12,095.23	12,095.23	4,728.26	0.00
PORTFOLIO RECOVERY	Uns	11,898.00	11,986.58	11,986.58	4,685.79	0.00
WILLIAMS, COHEN & GREY INC	Uns	1,231.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	0.00	8,659.24	8,659.24	3,385.07	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,371.41	5,371.41	2,099.79	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 4,735.00	\$ 4,735.00	\$ 223.81
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 4,735.00</b>	<b>\$ 4,735.00</b>	<b>\$ 223.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 122,054.95</b>	<b>\$ 47,713.71</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,884.48
Disbursements to Creditors	\$ 52,672.52
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 59,557.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/22/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.